

Information to identify the case:

Debtor 1	Nicholas Pezza	Social Security number or ITIN	xxx-xx-2399
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33371-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Pezza

12/7/22

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicholas Pezza
Debtor

Case No. 16-33371-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: 318

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db	+ Nicholas Pezza, 488 Dewey Avenue, Saddle Brook, NJ 07663-5904
aty	+ Michael J. Cavallaro, 25 Lafayette Place, Kearny, NJ 07032-2228
r	Aldo Lavorini, 550 Boulevard, Elmwood Park, NJ 07407
cr	+ Christiana Trust as Custodian, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
cr	+ MTGLQ Investors, LP c/o Rushmore Loan Management S, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
acc	Michael Nulty, Matthews & Nulty, Inc.
intp	+ NEW STREET PIZZERIA, LLC, 63 New Street, Newark, NJ 07102-3049
cr	+ Nationstar Mortgage LLC, as servicer for U.S. Bank, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
r	+ Progressive Real Estate Services, 1033 Route 46 East, Clifton, NJ 07013-2448
516537772	+ Bank of America Home Loans, 100 N Tryon Street, Charlotte, NC 28255-0001
516889117	+ Christian Trust as Custodian, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
516644633	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, Bank of America, PO Box 31785, Tampa, FL 33631-3785
516537774	+ Pleuse Becker & Saltzman, LLC, Attorneys at Law, 20000 Horizon Way Suite 900, Mount Laurel, NJ 08054-4318
516537775	+ Shapiro & Denardo LLC, 14000 Commerce Parkway Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: attorneys@msklaw.net	Dec 07 2022 20:52:00	Mellinger Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
aty	+ Email/Text: attorneys@msklaw.net	Dec 07 2022 20:52:00	Mellinger Sanders & Kartzman LLC, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2022 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 07 2022 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Dec 07 2022 20:53:00	A. Atkins Appraisal Corp., 122 Clinton Road, Fairfield, NJ 07004-2900
cr	+ EDI: IRS.COM	Dec 08 2022 01:53:00	IRS, 51 Haddonfield Rd, Suite 300, Cherry Hill, NJ 08002-4805
cr	+ EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, Valerie Smith, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Dec 07 2022 20:52:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
517960657	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 07 2022 20:51:48	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC

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516573275	+ Email/Text: bankruptcy@cavps.com	Dec 07 2022 20:53:00	29603-0368 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516574448	EDI: DISCOVER.COM	Dec 08 2022 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516537773	^ MEBN	Dec 07 2022 20:50:01	KML Law Group, 701 Market Street #5000, Philadelphia, PA 19106-1541
516695014	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 07 2022 20:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516760853	+ Email/Text: flyersprod.inbound@axisai.com	Dec 07 2022 20:53:00	MTGLQ Investors, LP, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
516654610	+ EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516671466	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 07 2022 20:53:00	U.S. Bank National Association, Trustee(See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096
518077558	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 07 2022 20:53:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516869097	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for the Holders of New Century Home Equity Loan Trust Series 2005-A, Asset Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald Troy Bonomo	on behalf of Debtor Nicholas Pezza dbonomo123@gmail.com tdr68458@notify.bestcase.com
Elizabeth L. Wassall	

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on behalf of Creditor U.S. Bank National Association as Trustee, for Lehman Mortgage Trust Mortgage Pass Through
Certificates Series 2006-2 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Francesca Ann Arcure

on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank National Association, as Trustee, for Lehman Mortgage
Trust Mortgage Pass Through Certificates Series 2006-2 farcure@hillwallack.com, NJ_ECF_Notices@McCalla.com

Francis J. Ballak

on behalf of Creditor Christiana Trust as Custodian francis@gmslaw.com

Joseph R Zapata, Jr

on behalf of Trustee Steven P. Kartzman jzapata@msbnj.com

Judah B Loewenstein

on behalf of Trustee Steven P. Kartzman jloewenstein@msklaw.net
sjayson@msklaw.net;pmasiello@msklaw.net;donnaz@msklaw.net

Keith A. Bonchi

on behalf of Creditor Christiana Trust as Custodian keith@gmslaw.com

Kevin C. Orr

on behalf of Interested Party NEW STREET PIZZERIA LLC firm@orr-law.com, firm@orr-law.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Robert P. Saltzman

on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services, LLC dnj@pbslaw.org

Steven A. Jayson

on behalf of Trustee Steven P. Kartzman sjayson@msklaw.net
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

Steven P. Kartzman

on behalf of Appraiser A. Atkins Appraisal Corp Trustee@msklaw.net,
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk
law.net

Steven P. Kartzman

on behalf of Trustee Steven P. Kartzman Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk
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Steven P. Kartzman

Trustee@msklaw.net
nj16@ecfcbis.com;jloewenstein@msklaw.net;sjayson@msklaw.net;skartzman@msklaw.net;donnaz@msklaw.net;pmasiello@msk
law.net

Stuart H. West

on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services, LLC swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19